

**DESOTO COUNTY BANK**

	CPP Disbursement Date 02/13/2009	Cert 58154	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$70	\$78	11.4%		
Loans	\$59	\$68	14.2%		
Construction & development	\$9	\$9	1.4%		
Closed-end 1-4 family residential	\$15	\$23	52.2%		
Home equity	\$3	\$3	2.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	25.4%		
Commercial & Industrial	\$11	\$12	2.9%		
Commercial real estate	\$18	\$18	-1.7%		
Unused commitments	\$4	\$7	69.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$1	-44.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$4	1.2%		
Cash & balances due	\$1	\$2	91.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$60	\$68	12.7%		
Deposits	\$57	\$63	10.9%		
Total other borrowings	\$3	\$4	53.5%		
FHLB advances	\$3	\$4	53.5%		
Equity					
Equity capital at quarter end	\$10	\$10	3.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	15.0%	13.1%	--		
Tier 1 risk based capital ratio	16.6%	15.8%	--		
Total risk based capital ratio	17.8%	17.0%	--		
Return on equity <sup>1</sup>	3.1%	5.4%	--		
Return on assets <sup>1</sup>	0.4%	0.7%	--		
Net interest margin <sup>1</sup>	4.2%	4.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	84.4%	353.8%	--		
Loss provision to net charge-offs (qtr)	0.0%	451.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.7%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.5%	0.0%	0.1%	--
Home equity	16.6%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.2%	0.0%	0.0%	--
Commercial & Industrial	0.0%	2.1%	0.0%	0.0%	--
Commercial real estate	2.1%	0.0%	0.0%	0.0%	--
Total loans	1.9%	0.5%	0.0%	0.0%	--